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DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

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Indexing Instructions: Lot 3, Section A, The Branch Subdivision, in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

Grantor: Regions Bank, 2050 Parkway Office Circle, RCN4 Mail Code ALBH-40402B, Hoover, Alabama 35244, (205) 560-3494

Grantee: T. Frank Collins, 100 Webster Circle, Suite 2, Madison, Mississippi 39110, (601) 853-4400

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 27th day of May, 2003, Pronetti W. Thorn a/k/a Pronetti W. Thorne, a single person, executed a deed of trust in favor of Bill R. McLaughlin, Trustee, for the benefit of the owner and holder of a certain indebtedness, Regions Bank, successor by merger to Union Planters Bank, NA.

Said deed of trust is of record in Deed of Trust Book 1738 at Page 723 in the office of the Chancery Clerk of DeSoto County, Mississippi pertaining to the following described property situated in said County and State, to-wit:

(SEE ATTACHED EXHIBIT "A")

WHEREAS, the owner and holder of said indebtedness has requested foreclosure proceedings to be instituted; and

WHEREAS, the undersigned owner and holder of said indebtedness does hereby desire T. Frank Collins to act as trustee in the place and stead of Bill R. McLaughlin, as appointed under said deed of trust, the undersigned does hereby in accordance with the terms of said deed of trust, appoint, nominate and constitute the said T. Frank Collins as Substitute Trustee in the place and stead of the said Bill R. McLaughlin, or any subsequently appointed Substitute Trustee.

Default having been made in the payment of said indebtedness, the said owner and holder has further requested the said T. Frank Collins, Substitute Trustee, under said deed of trust to proceed with foreclosure and to do any and all things necessary and in accordance with the terms of said deed of trust as though the said T. Frank Collins had been originally appointed as Trustee thereunder.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosure property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereto, that the Substitute Trustee was duly authorized and empowered to execute same.

Pronetti W. Thorn a/k/a Pronetti W. Thorne
6860 Branch Road, Olive Branch, MS 38654

IN WITNESS WHEREOF, the undersigned, owner and holder of said indebtedness has hereunto caused this instrument to be executed by and through its duly authorized officers, this the 14 day of August, 2012.

Regions Bank, successor by merger to Union Planters Bank, NA

By: [Signature]

Name & Title: JAY ROGERS
CONSUMER BANKING OFFICER

STATE OF ALABAMA
COUNTY OF SHELBY

Personally appeared before me, the undersigned authority in and for the said county and state, on this the 14 day of August, 2012, within my jurisdiction, the within named Jay Rogers, duly identified before me, who acknowledged that he/she is Consumer Banking Officer of Regions Bank, successor by merger to Union Planters Bank, NA, and that for and on behalf of said corporation, and as its act and deed and that in said representative capacity, he/she executed the above and foregoing instrument, after first having been duly authorized so to do.

(SEAL)

My commission Expires:



[Signature]
Notary Public

Pronetti W. Thom a/k/a Pronetti W. Thome
6860 Branch Road, Olive Branch, MS 38654

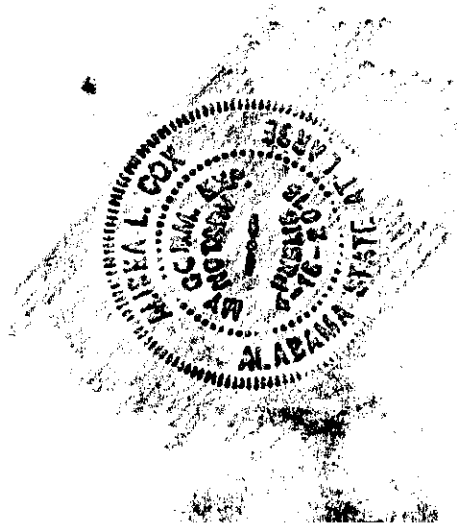


EXHIBIT "A"

Lot 3, Section A, The Branch Subdivision, in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 31, Page 47-48, in the office of the Chancery Clerk of DeSoto County, Mississippi.